

ABSTRACT

A method for controlling and operating a vending machine that incorporates a mobile radiocommunication transmit/receive unit and can be called from a user's mobile telephone unit over a mobile telephone network via an abbreviated mobile telephone number affixed on the vending machine. The method includes, upon receipt of a call from the user's mobile telephone unit to the abbreviated mobile telephone number on the vending machine, establishing a connection to a bank and determining if the user has an account at that bank, and if so, whether there are sufficient funds in the user's account, if the user has an account and there are sufficient funds, prompting, via the vending machine, the user to select a merchandise item, after the merchandise item has been dispensed, generating a billing entry in the vending machine, and settling the billing entry via a payment gateway, the step of settling comprising accessing a mini-payment account the user has opened with a bank, and determining the mini-payment account number based on the user's mobile telephone number.